

Access to Health Care

In the United States, the availability of health care coverage is an important issue in an individuals access to health care. In addition, escalating health-care costs are a major barrier to accessibility of health care and often compel individuals to refrain from seeking medical care because of concerns about cost, regardless of whether they have health insurance. An accurate estimate of the number of people who are uninsured is difficult to make. Much of this difficulty is due to the characteristics of the population lacking insurance. Typical characteristics include working in small companies that do not provide insurance as an employee benefit, being unemployed, or lacking a permanent residence.

To determine the prevalence of people aged 18 or over who were uninsured in Lancaster County, BRFSS respondents were asked, “Do you have any kind of health care coverage, including health insurance, prepaid plans such as HMOs, or government plans such as Medicare?” Those responding “no” to this question were defined as having no health care coverage. In addition, failure to seek medical care because of cost was based on response to question “Was there any time during the last 12 months when you needed to see a doctor but could not because of the cost?”

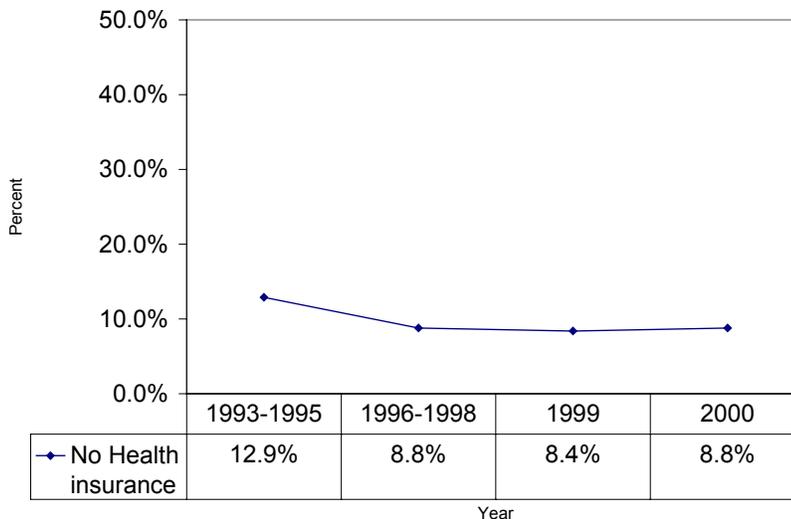
No health Insurance

During 2000, 8.8 percent (95% CI, 2.3%-10.3%) of Lancaster residents aged 18 years and older did not have any kind of health care plan.

Prevalence and Trend

Figure 11 reveals a trend in uninsured rates over the past seven years. The percent of adults with no health care coverage declined in the 1996-1998 period by nearly 4 percent. But for the 1993-1995 period to date it has remained fairly stable.

Fig.11: Trends in" No Health Care Plan"



Men (9.9%) were more likely to be uninsured than women (7.7%) in Lancaster County. Even though non-coverage percentages have declined for both sexes since 1993-1995, a higher proportion of uninsured men than women was evident regardless of survey years (Fig.12a).

Fig.12a: Trend in "No health Care Plan" by Gender

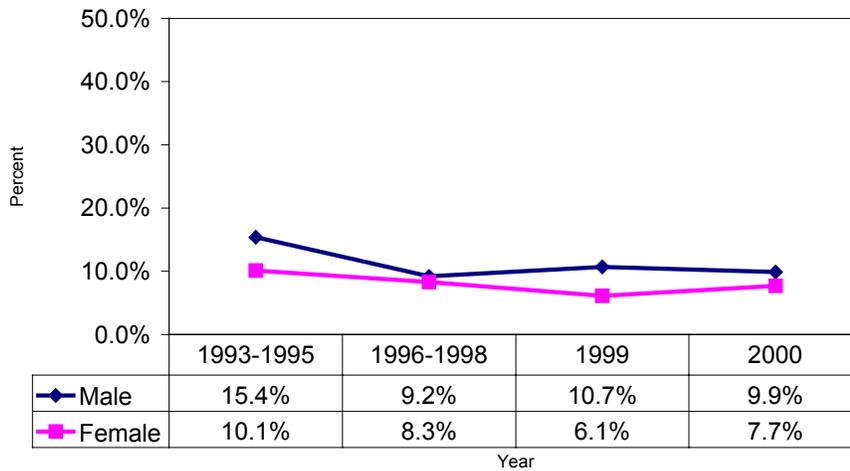
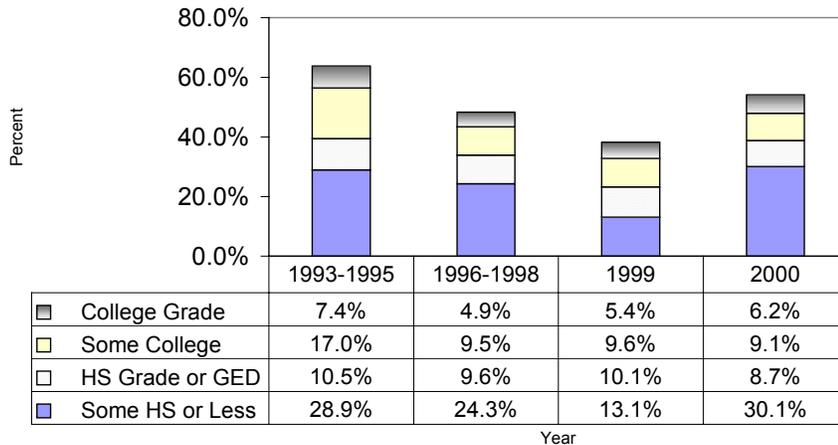


Fig.12b: No Health Care Plan by Education



Young adults, or adults with “some high school education or less,” were least likely to have health insurance than older adults and those having higher education. Approximately 19 percent of adults aged 18-24 years reported that they did not have any health insurance at the time of survey. Meanwhile, almost all of the respondents of age 65 years and older, reported having some kind of health care plan (Table5a). Approximately 30 percent respondents “with some high school or less education” did not have any health care plan at the time of survey as compared to 6.2 percent for college

graduates (Fig.12b). People having low household incomes tend to be more uninsured than people who had higher incomes (Table 5a). A notable difference in non-coverage was observed between whites and non-whites. According to the 2000 survey, non-whites had the highest rate of non-coverage (22.4%) than whites (7.9%). Higher proportions of uninsured non-whites were also observed in the surveys conducted in the past years (Fig.13).

Fig.12c: No Health Care Plan by Age

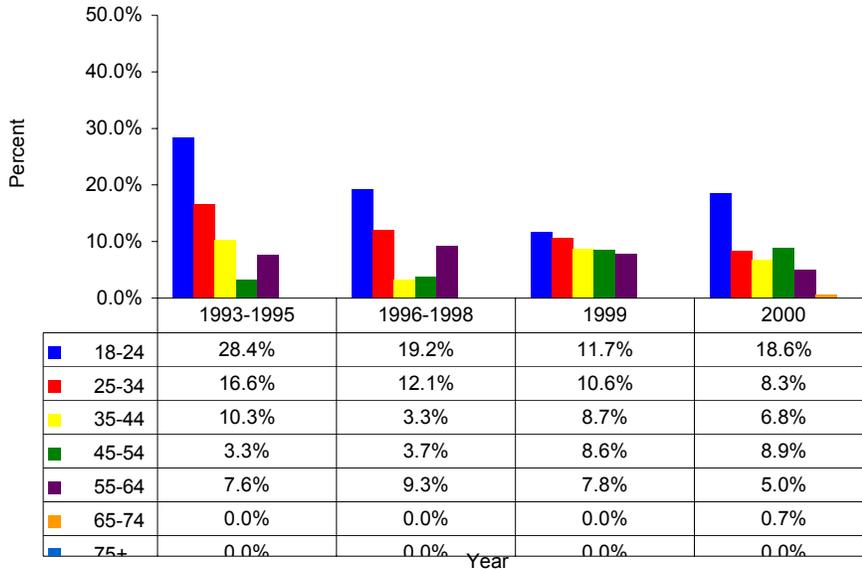
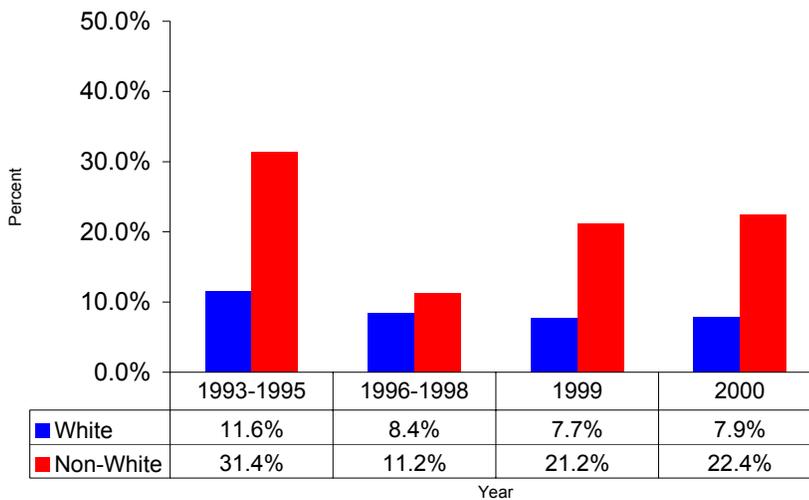


Fig.13: No Health Care Plan by Race



Years	1993-1995	1996-1998	1999	2000
Annual Household Income				
Less than \$10,000	19.2%	19.3%	10%	14.5%
\$10,000 - \$15,000	28%	19.6%	15%	24%
\$15,000 - \$20,000	20.3%	21.6%	17.2%	25.2%
\$20,000 - \$25,000	18%	10%	19.3%	8.8%
\$25,000 - \$35,000	9%	7.8%	10.6%	11.9%
\$35,000 - \$50,000	2.3%	2.8%	2.1%	2.3%
\$50,000+	5.4%	1%	3%	2.9%
Age Group				
18-24	28.4%	19.2%	11.7%	18.6%
25-34	16.6%	12.1%	10.6%	8.3%
35-44	10.3%	3.3%	8.7%	6.8%
45-54	3.3%	3.7%	8.6%	8.9%
55-64	7.6%	9.3%	7.8%	5%
65-74	0%	0%	0%	0.7%
75+	0%	0%	0%	0%

Could not see Doctor Because of Cost

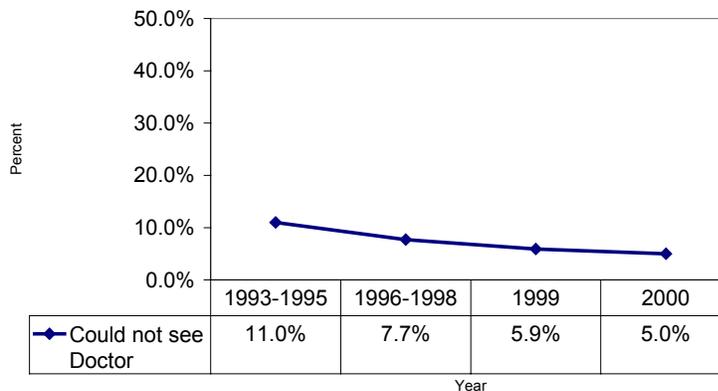
As mentioned earlier, many people in the United States face difficulties in paying their medical bills regardless of their health care coverage status. According to an article published in the Journal of American Medical Association (JAMA) in 1994, about three fourths of people in the United States experienced difficulties in paying their medical bills, even with health insurance.

According to the BRFSS survey, 5 percent (95% CI, 3.8%-6.2%) of the respondents indicated that there was a time in the past 12 months when they needed to see a doctor but could not because of the cost.

Prevalence and Trend

The proportion of adults who considered cost as a barrier to seeing a doctor when needed has gradually decreased from 11 percent in 1993-1995 to 5 percent in 2000 (Fig.14).

Fig.14: Trend in "Could Not See Doctor Because of Cost"

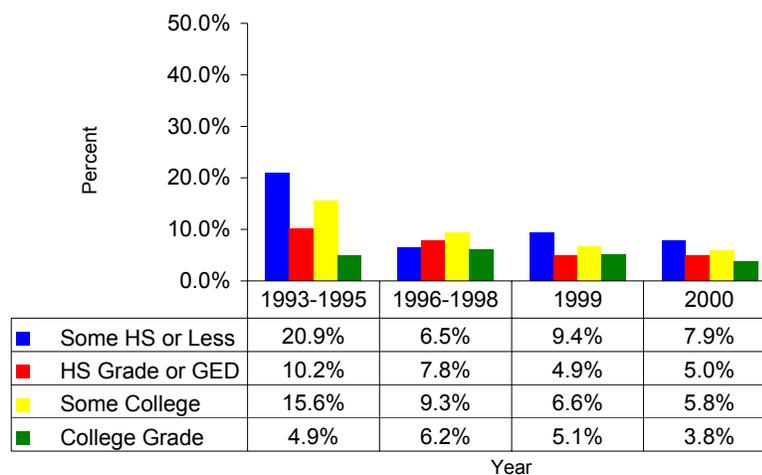


Higher proportion of respondents reporting inability to see doctor because of potential cost of care were noted in respondents of lower income, lesser education, non-white racial group and younger age groups (Table5b).

Table 5b: Could not see Doctor Because of Cost

Year	1993-1995	1996-1998	1999	2000
Annual Household Income				
Less than \$10,000	10.9%	5.1%	8%	7%
\$10,000 - \$15,000	19.9%	15.3%	14.1%	6.3%
\$15,000 - \$20,000	31.1%	19.9%	14.2%	8.9%
\$20,000 - \$25,000	18.5%	10.2%	11.1%	8.5%
\$25,000 - \$35,000	7.5%	10.6%	5.6%	10.3%
\$35,000 - \$50,000	4.2%	5.5%	3.9%	3.3%
\$50,000+	3.7%	1.7%	1.9%	1.9%
Highest Grade Completed				
Some HS or Less	20.9%	6.5%	9.4%	7.9%
HS Grad or GED	10.2%	7.8%	4.9%	5%
Some College	15.6%	9.3%	6.6%	5.8%
College Grad	4.9%	6.2%	5.1%	3.8%
Age Group				
18-24	17.0%	11.7%	2.3%	5.1%
25-34	14.4%	9.8%	10.9%	8%
35-44	11.5%	7.9%	6.6%	3.2%
45-54	7.1%	4.3%	5.1%	5.7%
55-64	8.7%	7.8%	7.6%	3.1%
65-74	0%	0%	2.4%	3.6%
75+	1.3%	2.8%	2.8%	3%

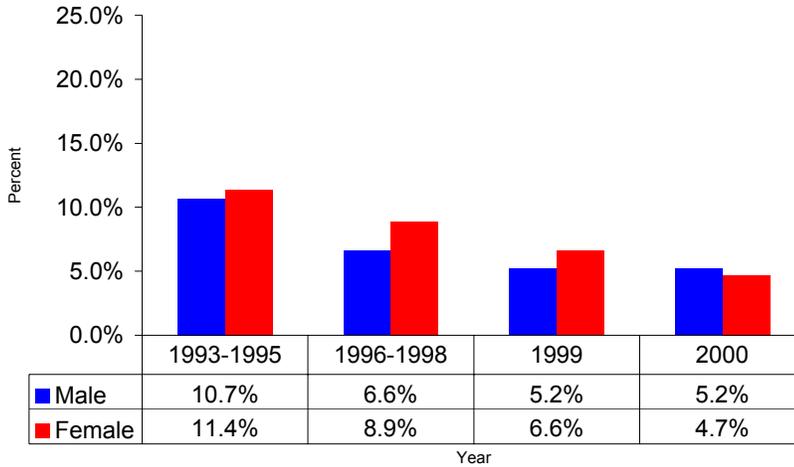
Fig.15: Trend in " Could Not See Doctor Because of Cost" by Education Level



Respondents with “some high school education or less” (7.9%), who also reported higher non-coverage status, were more likely to refrain from visiting a doctor because of cost than were respondents with college education (3.8%, Fig.15).

Similarly, the proportion of respondents who stated that cost had kept them away from going to a doctor, gradually decreased with advancing age and income (table 5). Nearly equal proportions of men (5.2%) and women (4.7%) mentioned that they could not visit a doctor in the past 12 months because of cost. The rates for both sexes have declined by half in 2000 from the 1993-1995 survey periods (Fig.16).

Fig.16: Trend in "Could Not See Doctor Because of Cost" by Gender



Only 4.8 percent of white respondents compared to 6.3 percent non-white respondents mentioned that there had been a time in the past year when they were unable to see doctor due to high cost of care. However, the gaps in the prevalence between these two groups appeared to have been reduced over the periods covered by this report (Fig.17).

Fig.17: Trend in "Could Not See Doctor Because of Cost" by Race

